



NEWS RELEASE

# Lydia Solutions Partners with Vonage to Revolutionize Security and User Experience Leveraging Network Capabilities

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Enables seamless and efficient authentication using mobile network data

HOLMDEL, N.J.--(BUSINESS WIRE)-- **Vonage**, a global leader in cloud communications helping businesses accelerate their digital transformation and a part of Ericsson (NASDAQ:ERIC), today announced that **Lydia Solutions**, one of Europe's fastest-growing mobile financial services platforms, has enhanced its security and customer experience with Vonage's powerful **Verify API** and **Silent Authentication** powered by the network. By leveraging the solution, Lydia Solutions has protected the data and privacy of tens of thousands of users daily, and experienced improved customer conversion rates—setting a new standard for secure, effortless authentication.

## Elevating Security with Silent Authentication

As a channel within Vonage Verify, Silent Authentication removes the need for traditional One-Time Passwords (OTPs). By automatically verifying users through their mobile network operators using data from their smartphones' data connection, authentication becomes seamless and efficient.

Using Silent Authentication as a primary verification channel eliminates vulnerabilities to social engineering attacks, enabling Lydia Solutions users to safely authenticate with just their phone number, ensuring peace of mind for customers while improving customer experience with frictionless authentication.

"Vonage Verify with Silent Authentication has been a real innovation for us," said William Brulin, senior VP at Lydia Solutions. "The solution has elevated our ability to deliver a simpler, seamless and more secure user experience

while protecting against increasingly sophisticated threats and fraud patterns. With Vonage, we're safeguarding tens of thousands of users every day while improving conversions and reducing costs—a true win for both our customers and our business.”

## Transforming the User Experience

By adopting Vonage Verify, Lydia Solutions has significantly improved the user experience for its customers. The API removes the need for manual OTP entries which are often prone to frustrating mistakes, and guarantees seamless authentication via Silent Authentication. If need be, it can failover to other secure methods like SMS, voice, or WhatsApp, minimizing disruptions and maintaining convenience for end-users.

Key results since Lydia Solutions went live with Vonage Verify in October 2024, include:

- Enhanced user experience: Increased conversion rates.
- Significant time savings: Up to 50% reduction in latency when compared to Lydia Solutions's previous authentication services.
- Improved security: Social engineering attacks based on OTP sharing are virtually eliminated thanks to Silent Authentication.
- Improved total cost of ownership (TCO): Controlled authentication-related costs help maximize efficiency.

“At Vonage, we're passionate about helping forward-thinking companies like Lydia Solutions create secure, user-friendly experiences,” said Seckin Arikan, Head of Business Unit API at Vonage. “With Vonage Verify and Silent Authentication, we're thrilled to support Lydia Solutions's vision of delivering frictionless, reliable authentication that scales with its rapidly growing user base. By opening up the network's capabilities to build applications with advanced security features, we enable enterprises like Lydia Solutions to not only enhance their internal operations but also deliver enhanced value and trust to their end customers.”

## Driving Growth as a Digital Banking Pioneer

This collaboration comes at a pivotal time as Lydia Solutions continues to expand its footprint, aiming to become Europe's leading digital bank by 2030. With the recent launch of its mobile banking app, Sumeria, Lydia Solutions plans to grow its customer base in France to 5 million active users by 2027, particularly among young adults aged 18–34.

By combining Lydia Solutions's innovative services with Vonage's advanced authentication solutions, the partnership paves the way for a secure, user-first approach to digital banking—positioning Lydia Solutions as a leader in Europe's competitive fintech ecosystem.

For more details about Vonage Verify, visit [www.vonage.com](http://www.vonage.com).

## About Vonage

**Vonage**, a global cloud communications leader, helps businesses accelerate their digital transformation, providing a comprehensive set of engagement solutions to deliver richer, more personal and meaningful communications across the entire customer and employee experience.

Vonage's Unified Communications as a Service (UCaaS) and Contact Center as a Service (CCaaS) solutions enable companies to transform how they communicate and operate from the office or anywhere. Vonage's Communications Platform as a Service (CPaaS) offering is fully programmable and allows developers to embed video, voice, chat, messaging, AI and verification into existing products, workflows and systems using communications APIs. Leveraging the power of the network, Vonage's CPaaS is expanding to incorporate new network capabilities exposed as APIs to help developers worldwide pioneer new, advanced applications that help enterprises reimagine their business, improve customer experiences, and create more effective engagements.

Vonage is a wholly-owned subsidiary of Ericsson (NASDAQ: ERIC), and a business area within the Ericsson Group called Business Area Global Communications Platform. To follow Vonage on LinkedIn, visit [linkedin.com/company/Vonage/](https://linkedin.com/company/Vonage/). To become a fan on Facebook, go to [facebook.com/vonage](https://facebook.com/vonage). To subscribe on YouTube, visit [youtube.com/vonage](https://youtube.com/vonage).

## About Lydia Solutions

Lydia Solutions, the company behind the Lydia and Sumeria applications, is powered by 250 employees based in Paris, Nantes, Lyon and Bordeaux. When it launched in 2013, it undertook the mission of setting new standards for P2P payments, by offering an ultra-simple, secure, and universal payment experience.

The company is a major player in the French financial technology landscape: it is listed in the FT120 programme and is backed by international investors such as Accel, Tencent, XAnge, New Alpha, Groupe Duval, and Founders Future, from whom it has raised €235 mm.

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